HELP FROM VETERAN SERVICE ORGANIZATIONS AND STATE OR COUNTY OFFICES: HOW DOES IT RELATE TO CUSTOMER SATISFACTION?

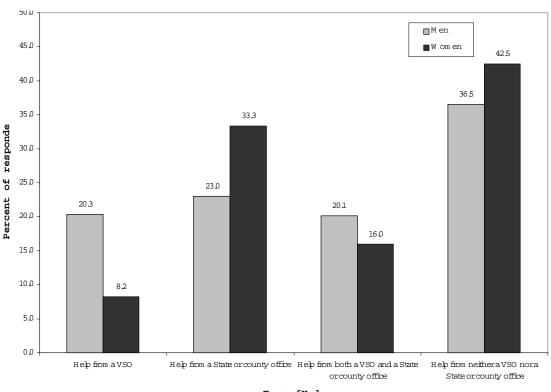
Data from the 1997 Survey of Veterans' Satisfaction With the VA Compensation and Pension Claims Process reveals an interesting relationship between receiving help with the claims process from Veteran Service Organizations (VSO's) and State or county offices and customer satisfaction. In short, customer satisfaction can either be positively or negatively affected depending on the source of the help. For the purposes of this report, we have combined the data from questions 29, Did a Veterans Service Organization (for example the VFW, American Legion, or DAV) help you with your claim?, and 30, Did a State or county veterans service office help you with your claim?, to create four distinct categories of help (including those who received no help from either source):

- Help from a VSO only
- Help from a State or county office only
- Help from both a VSO and a State or county office
- Help from neither a VSO nor a State or county office.

CHARACTERISTICS OF RESPONDENTS BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS

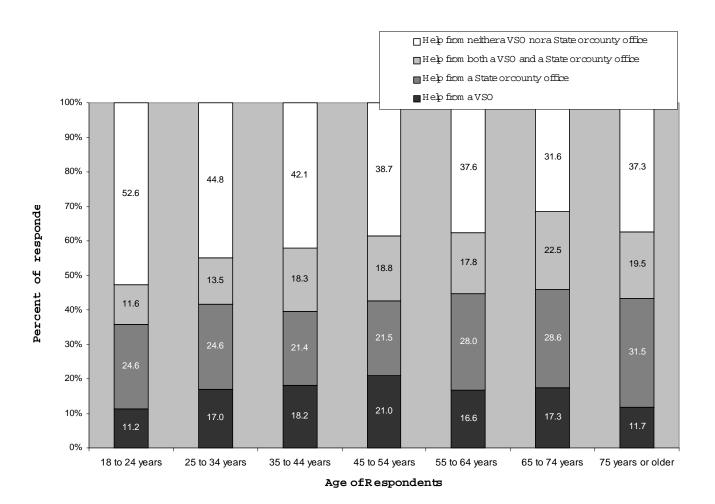
Some of the difference in satisfaction levels among the categories of help from veteran-related organizations can be explained by the different characteristics of the respondents who make up those categories. We will see this more clearly in the logistic regression of the satisfaction measures by the help categories, where the procedure has controlled for the effects of each of the influential characteristics. To begin with, though, it is important to understand the different characteristics of those who request help from an outside source in the first place. The charts that follow show the gender, age, and educational level of the respondents by each type of help.

CHART 1: GENDER OF RESPONDENTS BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



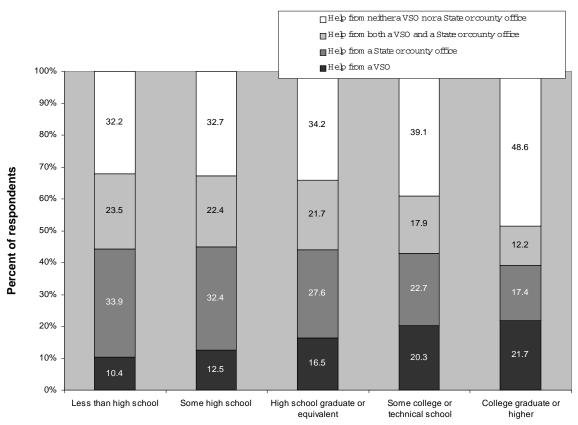
- Type ofHelp
- Men are more than twice as likely to receive help from a VSO than women.
- Women are more likely than men to receive help from a State or county office or to receive no help at all.

CHART 2: AGE OF RESPONDENTS BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



- Respondents aged 18 to 24 years are the most likely to receive no help at all.
- Respondents aged 75 years or older are the most likely to receive help from a State or county office only.
- Respondents aged 45 to 54 years are the most likely to receive help from a VSO.

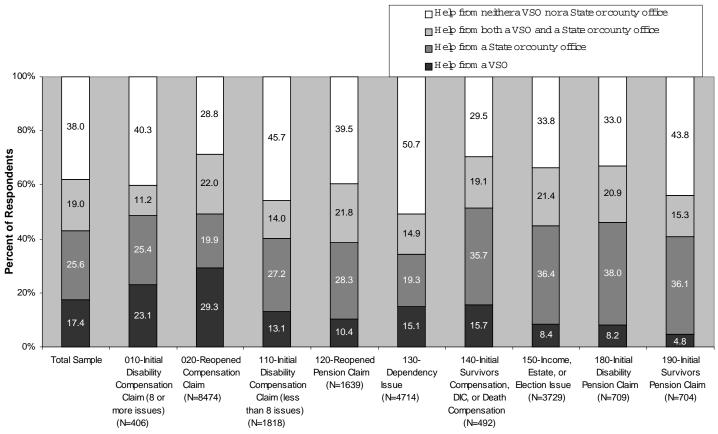
CHART 3: EDUCATIONAL LEVEL OF RESPONDENTS BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



Educational Attainment

- Chart 3 shows several noteworthy trends, the primary one being that as educational level increases, the percentage of respondents receiving either VSO and State or county office help combined or just State or county office help decreases.
- As educational level increases, the percent of respondents receiving VSO help also increases.
- As educational level increases, the percent of respondents receiving no help at all increases.
- This may mean that those with some college education either feel confident enough to negotiate the claims process themselves, or they target the VSO's for advice.

CHART 4: DISTRIBUTION OF HELP FROM VETERAN-RELATED ORGANIZATIONS BY TYPE OF CLAIM:



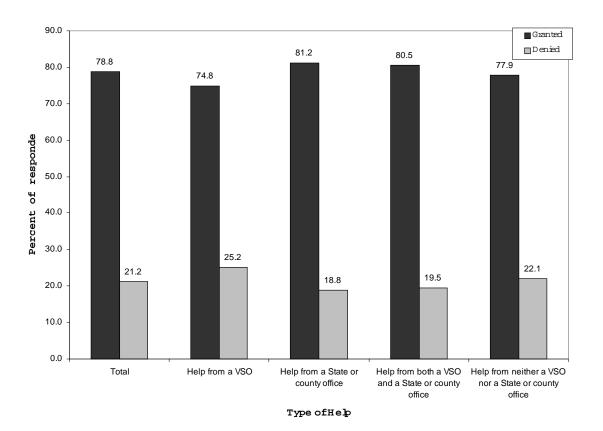
Type of Claim (End Product)

- Claimants with Reopened Compensation Claims are more likely than those with any other type of claim shown to receive help from a VSO.
- Claimants with Dependency Issues are more likely than any other claim type to **not** receive help from either a VSO or a State or county office.
- Claimants with Initial Disability Pension Claims (38.0 percent), Income, Estate, or Election Issues (36.4 percent), and Initial Survivors Compensation Claims (35.7 percent) are more likely than any other claim type to receive help from a State or county office.
- No more than 22 percent of claimants from any end product received help from both a VSO and a State or county office.
- Initial Disability Compensation Claimants with 8 or more issues are almost twice as likely to seek help from a VSO (23.1 percent) as those with 7 or fewer issues (13.1 percent).

RESPONDENTS' EXPERIENCES WITH VA BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS

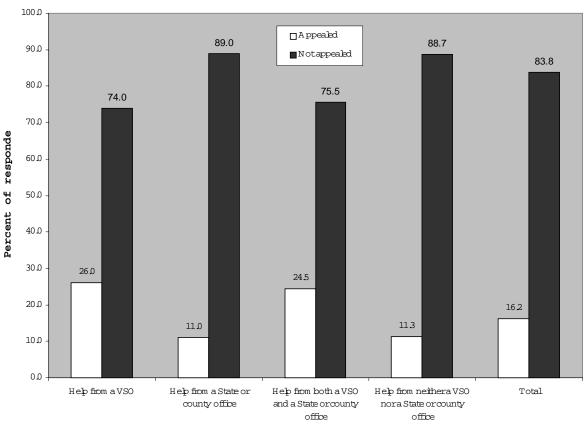
The following data show how the experiences of the respondents with VA differs according to the type of help received. It is interesting to note that all of these charts show that respondents who received VSO help reported the worst experiences with VA, from having more claims denied to waiting a longer period before decisions were made on their claims, whereas those who received State or county office help had the best or very close to the best experiences with VA.

CHART 5: CLAIMS GRANTED BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



- The *lowest* percentage of claims granted (74.8 percent) is in the category of respondents receiving help from only a VSO. This percentage is lower than both the total percentage of claims granted (78.8 percent) and the percentage of claims granted for each of the other "help categories".
- The highest percentages of claims granted (81.2 and 80.5 percent, respectively) are in the
 categories of respondents receiving help from only a State or county office, or from both a
 VSO and a State or county office. These percentages are higher than the total percentage of
 claims granted.

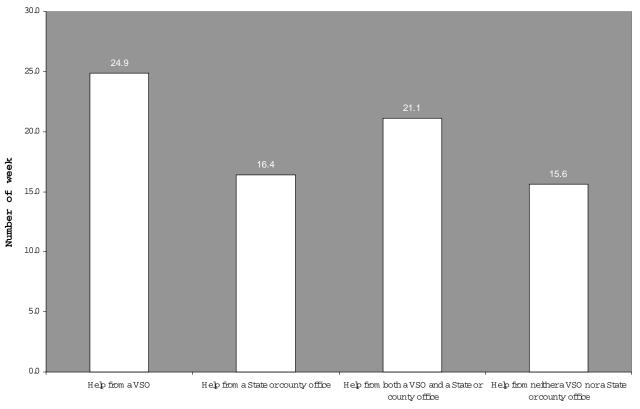
CHART 6: CLAIM DECISIONS APPEALED BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



Type of Help

 The percentage of respondents who have appealed the decisions on their claims is much higher for those who received help from a VSO (26 percent) or both a VSO and a state office (24.5 percent) than for those who only received help from a state office (11 percent) or for those who did not receive help from either a VSO or a state office (11.3 percent). These percentages are also higher than the total percentage across claims (16.2 percent).

CHART 7: AVERAGE NUMBER OF WEEKS TO REACH DECISION ON CLAIM BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS:



Type of Help

- The respondents who received help from a VSO had to wait the longest number of weeks until a decision was reached on their claims.
- Receiving help from both a VSO and a State or county office also was related to the number of weeks spent waiting for a decision.
- Respondents who did not receive help from either a VSO or a State or county office waited the shortest amount of time for a decision to be reached on their claims.
- It is likely that the more complex the claim, the more likely the individual is to seek help from a VSO.

CUSTOMER SATISFACTION MEASURES

Listed on the following page are the measures of satisfaction that we have found to be related to overall satisfaction with the handling of a claim, and the percent of respondents reporting satisfaction with these areas. After examining the differences between these percentages across help categories, we will examine how much of that difference is due to the actual type of help received with the logistic regression.

TABLE 1: SATISFACTION LEVELS OF RESPONDENTS BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS

(Percent responding positively to the question cited)

(Percent responding positively to the question cited)					
Satisfaction Measures	Received VSO help only	Received State or county office help only	Received both VSO and State or county office help	Received neither VSO nor State or county office help	
VA completely or mostly explained steps necessary to process claim (Q7)	46.6	62.1	60.4	55.6	
VA kept respondent completely or mostly informed of status of claim (Q26)	36.7	50.7	49.0	44.1	
Respondent got all or most of needed information from telephone contact with VA (Q39)	38.1	52.4	48.8	53.5	
Respondent got all or most of needed information from visit to VA office (Q48)	46.2	62.3	58.1	55.2	
Respondent got all or most of needed information from reply from VA (Q57)	46.8	61.9	54.1	58.5	
Time it took VA to arrive at decision on claim was very or somewhat reasonable (Q60)	44.3	61.6	57.2	58.8	
VA's evaluation of claim was very or somewhat fair (Q65)	46.3	63.9	60.1	59.6	
VA employees were very or generally helpful (Q69)	61.2	74.9	72.2	67.8	
Claims process reflected the courtesy, compassion, and respect due to a veteran of the United States, or their spouse or child (Q70)	61.6	76.4	71.2	70.9	
Respondent did not contact VA more than once about same question or problem with claim (Q71)	48.5	60.9	50.9	57.9	
VA fully addressed all questions, concerns, or complaints (Q72)	52.8	68.9	64.9	63.5	
Respondent is very or somewhat satisfied with handling of their claim (Q73)	46.8	63.2	58.3	58.2	

• Respondents who received help from a VSO were consistently less satisfied than those in any other category. It is not possible to determine from the survey *where* in the process help was obtained. As such it cannot be determined that help was sought prior to or in reaction to experience with VA service levels.

LOGISTIC REGRESSION

We have discovered in past analyses of the survey that there are many factors which directly relate to customer satisfaction, such as the type of claim and the gender, age, and educational level of the respondents. Therefore, in order to understand the true influence that receiving help has on satisfaction while taking into account these other factors, the statistical procedure of logistic regression has been used to help isolate the influence of the help.

The odds ratios present the likelihood, or the odds, that a respondent will be more satisfied with each of the three different categories of help than with no help at all. An odds ratio of less than 1 means that the respondents are slightly less satisfied having received help than those who had no help at all. An odds ratio of 1 means that there is no difference in the satisfaction levels of those who had help and those who did not have help. Finally, an odds ratio of over 1 means that the respondents will be slightly more satisfied with help than with no help at all.

Table 2 shows that much of the difference in satisfaction levels can be explained by the differing characteristics of the respondents because of the fact that the odds ratios are very small. The basic relationship between satisfaction and different types of help remains the same: respondents with VSO help are likely to be less satisfied and those with State or county office help or a combination of VSO and State or county office help are likely to be more satisfied.

TABLE 2: ODDS RATIOS FOR SATISFACTION BY TYPE OF HELP FROM VETERAN-RELATED ORGANIZATIONS

VSO help vs neither VSO nor State or county office help	State or county office help vs neither VSO nor State or county office help	Both VSO and State or county office help vs neither VSO nor State or county office help
		1.2727
.8725	1.2383	1.2611
.6636	.9635*	.9147*
.8276	1.2423	1.1741
		.9486*
1.1162*	1.4366	1.4970
.7059	.9991*	.9646*
.7810	1.1692	1.1344
.8747	1.4012	1.2896
.8065	1.3042	1.0932*
.7843	1.0871*	.7765
.8223	1.2149	1.1453
.8123	1.2448	1.1078
	neither VSO nor State or county office help .8259 .8725 .6636 .8276 .7513 1.1162* .7059 .7810 .8747 .8065	neither VSO nor State or county office help office help vs neither VSO nor State or county office help .8259 1.2575 .8725 1.2383 .6636 .9635* .8276 1.2423 .7513 1.2022* 1.1162* 1.4366 .7059 .9991* .8747 1.4012 .8065 1.3042 .7843 1.0871* .8223 1.2149

^{*}Confidence intervals for these numbers include 1, which means that there is no significant difference between categories.

SUMMARY AND EXPLANATION OF FINDINGS

- There are clearly differences in the satisfaction levels of respondents according to the type of help they received, and that these differences cannot be totally explained away by the characteristics or type of claim of the respondents.
- Respondents who have received help from a VSO have a longer claims process, they
 are more likely to be denied and then to appeal that decision, and they are more likely
 to be less satisfied with the handling of their claim than respondents who received any
 other types of help.
- A possible explanation for this difference could be the fact that VSO's act as the advocates of
 the veteran and have a vested interest in seeing the veteran's claim granted and
 subsequently may raise the veteran's expectations to an unrealistic level. State or county
 veteran service offices may have better success in helping the veteran through the claims
 process while remaining neutral and keeping the veteran's expectations at a realistic level.
- It is also possible that the veteran seeks help from a VSO when they have had a negative experience with VA, or when they anticipate difficulty because of a complicated claim.